

### Status: Path 1 of [Dialog Information Services via Modem]

### Status: Initializing TCP/IP using (UseTelnetProto 1 ServiceID pto-dialog)  
Trying 31060000009999...Open

DIALOG INFORMATION SERVICES  
PLEASE LOGON:  
\*\*\*\*\* HHHHHHHH SSSSSSSS?  
### Status: Signing onto Dialog

### Status: System not responding.

### Status: System not responding.

### Status: Path 1 of [Dialog Information Services via Modem]

### Status: Initializing TCP/IP using (UseTelnetProto 1 ServiceID pto-dialog)  
Trying 31060000009999...Open

DIALOG INFORMATION SERVICES  
PLEASE LOGON:  
\*\*\*\*\* HHHHHHHH SSSSSSSS?  
### Status: Signing onto Dialog  
\*\*\*\*\*  
ENTER PASSWORD:  
\*\*\*\*\* HHHHHHHH SSSSSSSS? \*\*\*\*\*  
Welcome to DIALOG  
### Status: Connected

Dialog level 02.08.23D

Last logoff: 19aug02 09:26:02  
Logon file405 26aug02 13:40:29  
\*\*\* ANNOUNCEMENT \*\*\*

\*\*\*  
--File 990 - NewsRoom now contains May 2002 to present records.  
File 993 - NewsRoom archive contains 2002 records from January 2002-  
April 2002. To search all 2002 records, BEGIN 990,993.  
\*\*\*

\*\*\*  
--Alerts has been enhanced to allow a single Alert profile to be  
stored and run against multiple files. Duplicate removal is available  
across files and for up to 12 months. The Alert may be run according  
to the file's update frequency or according to a custom  
calendar-based schedule. There are no additional prices for these  
enhanced features. See HELP ALERT for more information.  
\*\*\*

\*\*\*  
--U.S. Patents Fulltext (File 654) has been redesigned with  
new search and display features. See HELP NEWS 654 for  
information.

\*\*\*  
--Dialog NewsRoom is now available. BEGIN NEWSROOM  
to use the files in a OneSearch. See NEW FILES RELEASED  
(below) for individual file numbers.  
\*\*\*

\*\*\*  
--Connect Time joins DialUnits as pricing  
options on Dialog. See HELP CONNECT for  
information.

\*\*\*  
--CLAIMS/US Patents (Files 340,341, 942) have been enhanced  
with both application and grant publication level in a  
single record. See HELP NEWS 340 for information.  
\*\*\*

\*\*\*  
--SourceOne patents are now delivered to your  
email inbox as PDF replacing TIFF delivery.  
See HELP SOURCE1 for more information.  
\*\*\*

\*\*\*  
--Important news for public and academic

libraries. See HELP LIBRARY for more information.

\*\*\*

--Important Notice to Freelance Authors--  
See HELP FREELANCE for more information

\*\*\*

For information about the access to file 43 please see Help News43.

\*\*\*

#### NEW FILES RELEASED

\*\*\*Dialog NewsRoom - Current 3-4 months (File 990)

\*\*\*Dialog NewsRoom - 2002 Archive (File 993)

\*\*\*Dialog NewsRoom - 2001 Archive (File 994)

\*\*\*Dialog NewsRoom - 2000 Archive (File 995)

\*\*\*TRADEMARKSCAN-Finland (File 679)

\*\*\*TRADEMARKSCAN-Norway (File 678)

\*\*\*TRADEMARKSCAN-Sweden (File 675)

\*\*\*

#### UPDATING RESUMED

\*\*\*Delphes European Business (File 481)

\*\*\*

#### RELOADED

\*\*\*U.S. Patents Fulltext 1976-current (File 654)

\*\*\*Population Demographics (File 581)

\*\*\*Kompass Western Europe (File 590)

\*\*\*D&B - Dun's Market Identifiers (File 516)

\*\*\*CANCERLIT (File 159)

\*\*\*TOXFILE (File 156)

#### REMOVED

\*\*\*Chicago Tribune (File 632)

\*\*\*Fort Lauderdale Sun Sentinel (File 497)

\*\*\*The Orlando Sentinel (File 705)

\*\*\*Newport News Daily Press (File 747)

\*\*\*U.S. Patents Fulltext 1980-1989 (File 653)

\*\*\*Washington Post (File 146)

\*\*\*Books in Print (File 470)

\*\*\*Court Filings (File 793)

\*\*\*Microcomputer Software Guide Online (File 278)

\*\*\*Publishers, Distributors & Wholesalers of the U.S. (File 450)

\*\*\*State Tax Today (File 791)

\*\*\*Tax Notes Today (File 790)

\*\*\*Worldwide Tax Daily (File 792)

\*\*\*New document supplier\*\*\*

IMED has been changed to INFOTRIE (see HELP OINFOTRI)

>>> Enter BEGIN HOMEBASE for Dialog Announcements <<<

>>> of new databases, price changes, etc. <<<

\*\*\*\*

COREFULL is set ON as an alias for 15,9,623,810,275,624,636,621,813,16,160,148,20.

COREABS is set ON as an alias for 77,35,593,65,2,233,99,473,474,475.

COREALL is set ON as an alias for COREFULL,COREABS.

SOFTFULL is set ON as an alias for 278,634,256.

EUROFULL is set ON as an alias for 348,349.

JAPOABS is set ON as an alias for 347.

HEALTHFULL is set ON as an alias for 442,149,43,444.

HEALTHABS is set ON as an alias for 5,73,151,155,34,434.

DRUGFULL is set ON as an alias for 455,129,130.

DRUGABS is set ON as an alias for 74,42.

INSURANCEFULL is set ON as an alias for 625,637.

INSURANCEABS is set ON as an alias for 169.

TRANSPORTFULL is set ON as an alias for 80,637.

TRANSPORTABS is set ON as an alias for 108,6,63.

ADVERTISINGFULL is set ON as an alias for 635,570,PAPERSMJ,PAPERSEU.

INVENTORYABS is set ON as an alias for 8,14,94,6,34,434,7.

BANKINGFULL is set ON as an alias for 625,268,626,267.

BANKINGABS is set ON as an alias for 139.

HEALTHALL is set ON as an alias for COREFULL,COREABS,HEALTHFULL,HEALTHABS.

INSURANCEALL is set ON as an alias for COREFULL,COREABS,INSURANCEFULL,INSURANCEABS.

RESERVATIONALL is set ON as an alias for COREFULL, COREABS.  
OPERATIONALL is set ON as an alias for COREFULL, COREABS, INVENTORYABS.  
TRANSPORTALL is set ON as an alias for COREFULL, COREABS, TRANSPORTFULL, TRANSPORTABS.  
ADVERTISINGALL is set ON as an alias for COREFULL, COREABS, ADVERTISINGFULL.  
SHOPPINGALL is set ON as an alias for COREFULL, COREABS, ADVERTISINGALL, 47.  
INVENTORYALL is set ON as an alias for COREFULL, COREABS, INVENTORYFULL.  
BANKINGALL is set ON as an alias for COREFULL, COREABS, BANKINGFULL, BANKINGABS.  
PORTFOLIOALL is set ON as an alias for COREFULL, COREABS, BANKINGALL.  
TRADINGALL is set ON as an alias for COREFULL, COREABS, BANKINGALL.  
CREDITALL is set ON as an alias for COREFULL, COREABS, BANKINGALL.  
FUNDSALL is set ON as an alias for COREFULL, COREABS, BANKINGALL, 608.

\*\*\*

\*\*\*

SYSTEM:HOME

Cost is in DialUnits

Menu System II: D2 version 1.7.8 term=ASCII

\*\*\* DIALOG HOMEBASE(SM) Main Menu \*\*\*

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

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/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

?b portfoliozll

>>>"PORTFOLIOZLL" is not a valid category or service name

>>>No valid files specified

?b portfolioall

>>>"COREFULL" is not a valid category or service name

>>>"COREABS" is not a valid category or service name

>>>"BANKINGALL" is not a valid category or service name

>>>No valid files specified

?b corefull,coreab

>>>"COREAB" is not a valid category or service name

26aug02 13:41:44 User242933 Session D107.1

\$0.00 0.354 DialUnits FileHomeBase

\$0.00 Estimated cost FileHomeBase

\$0.43 TELNET

\$0.43 Estimated cost this search

\$0.43 Estimated total session cost 0.354 DialUnits

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2002/Aug 24

(c) 2002 ProQuest Info&Learning

\*File 15: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.

File 9:Business & Industry(R) Jul/1994-2002/Aug 23

(c) 2002 Resp. DD Svcs.

File 623:Business Week 1985-2002/Aug 23

(c) 2002 The McGraw-Hill Companies Inc

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2002/Aug 26

(c) 2002 The Gale Group

File 624:McGraw-Hill Publications 1985-2002/Aug 26

(c) 2002 McGraw-Hill Co. Inc  
 File 636:Gale Group Newsletter DB(TM) 1987-2002/Aug 23  
 (c) 2002 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/Aug 23  
 (c) 2002 The Gale Group  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 16:Gale Group PROMT(R) 1990-2002/Aug 23  
 (c) 2002 The Gale Group  
**\*File 16: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.**  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2002/Aug 26  
 (c)2002 The Gale Group  
**\*File 148: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.**  
 File 20:Dialog Global Reporter 1997-2002/Aug 26  
 (c) 2002 The Dialog Corp.

| Set     | Items                   | Description                                  |
|---------|-------------------------|--|
| -----   |                         |  |
| ?b      | bankingabs, bankingfull |  |
| 26aug02 | 13:42:33                | User242933 Session D107.2                    |
| \$0.04  | 0.008                   | DialUnits File15                             |
| \$0.04  |                         | Estimated cost File15                        |
| \$0.04  | 0.008                   | DialUnits File9                              |
| \$0.04  |                         | Estimated cost File9                         |
| \$0.04  | 0.008                   | DialUnits File623                            |
| \$0.04  |                         | Estimated cost File623                       |
| \$0.01  | 0.008                   | DialUnits File810                            |
| \$0.01  |                         | Estimated cost File810                       |
| \$0.04  | 0.008                   | DialUnits File275                            |
| \$0.04  |                         | Estimated cost File275                       |
| \$0.04  | 0.008                   | DialUnits File624                            |
| \$0.04  |                         | Estimated cost File624                       |
| \$0.04  | 0.008                   | DialUnits File636                            |
| \$0.04  |                         | Estimated cost File636                       |
| \$0.04  | 0.008                   | DialUnits File621                            |
| \$0.04  |                         | Estimated cost File621                       |
| \$0.01  | 0.008                   | DialUnits File813                            |
| \$0.01  |                         | Estimated cost File813                       |
| \$0.04  | 0.008                   | DialUnits File16                             |
| \$0.04  |                         | Estimated cost File16                        |
| \$0.04  | 0.008                   | DialUnits File160                            |
| \$0.04  |                         | Estimated cost File160                       |
| \$0.04  | 0.008                   | DialUnits File148                            |
| \$0.04  |                         | Estimated cost File148                       |
| \$0.01  | 0.008                   | DialUnits File20                             |
| \$0.01  |                         | Estimated cost File20                        |
|         |                         | OneSearch, 13 files, 0.101 DialUnits FileOS  |
| \$0.17  |                         | TELNET                                       |
| \$0.60  |                         | Estimated cost this search                   |
| \$1.03  |                         | Estimated total session cost 0.455 DialUnits |

SYSTEM:OS - DIALOG OneSearch  
 File 139:EconLit 1969-2002/Aug  
 (c) 2002 American Economic Association  
 File 625:American Banker Publications 1981-2002/Aug 26  
 (c) 2002 American Banker  
 File 268:Banking Info Source 1981-2002/Aug ws  
 (c) 2002 ProQuest Info&Learning  
**\*File 268: SELECT IMAGE AVAILABILITY FOR PROQUEST FILES**  
 ENTER 'HELP PROQUEST' FOR MORE  
 File 626:Bond Buyer Full Text 1981-2002/Aug 26  
 (c) 2002 Bond Buyer  
 File 267:Finance & Banking Newsletters 2002/Aug 23  
 (c) 2002 The Dialog Corp.

| Set   | Items  | Description  |
|---|--------|--|
| ?s (asset (5w) allocat\$4)  | 110798 | ASSET  |
|   | 0      | ALLOCAT\$4   |
| S1  | 0      | (ASSET (5W) ALLOCAT\$4)  |
| ?s (asset (5w) (allocate or allocation)) and (profit or loss or return) and portfolio | 110798 | ASSET  |
|   | 3888   | ALLOCATE   |
|   | 24386  | ALLOCATION   |
|   | 4317   | ASSET(5W) (ALLOCATE OR ALLOCATION)   |
|   | 40876  | PROFIT   |
|   | 49193  | LOSS   |
|   | 69144  | RETURN   |
|   | 83272  | PORTFOLIO  |
| S2  | 713    | (ASSET (5W) (ALLOCATE OR ALLOCATION)) AND (PROFIT OR LOSS OR RETURN) AND PORTFOLIO |
| ?s s2 and (retirement (w) planning)   | 713    | S2   |
|   | 30721  | RETIREMENT   |
|   | 84465  | PLANNING   |
|   | 2174   | RETIREMENT(W) PLANNING   |
| S3  | 38     | S2 AND (RETIREMENT (W) PLANNING)   |
| ?type s3/3,ab/all   |        |  |
| >>>No matching display code(s) found in file(s): 267, 625, 626                        |        |  |

3/3,AB/1 (Item 1 from file: 139)  
 DIALOG(R)File 139:EconLit  
 (c) 2002 American Economic Association. All rts. reserv.

473874

**TITLE: Asset Allocation Strategies for Personal Pension Contributions**

AUTHOR(S): Kim, Chang-Soo; Wong, K. Matthew

AUTHOR(S) AFFILIATION: Yonsei U; St John's U, Jamaica, NY

JOURNAL NAME: Financial Practice and Education,

JOURNAL VOLUME & ISSUE: 7 2,

PAGES: 35-46

PUBLICATION DATE: Fall-Winter 1997

AVAILABILITY: <A HREF="http://www.fma.org/">Publisher's URL</A>

ISSN: 1082-0698

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper examines the **asset allocation** strategies for retirement savings. Because of the unusually long investment horizon and the effect of compounding, a suboptimal asset mix in a retirement plan can be a very costly and irreversible mistake. Instead of relying on anecdotal evidence to evaluate the merits of different allocation strategies, this research employs a large number of simulations and stochastic dominance tests using asset returns since 1926. The results show that the optimal **asset allocation** strategy for the individuals defined contribution pension plan should be highly equity dominated until the individual is close to retirement. Moreover, international investments apparently do not enhance the **portfolio** value in the **retirement planning** context where, theoretically, **portfolio return** volatility is not a major concern.

3/3,AB/2 (Item 1 from file: 625)  
 DIALOG(R)File 625:American Banker Publications  
 (c) 2002 American Banker. All rts. reserv.

0260270

**Aggregation Gaining Converts, If Not Fees**

American Banker - September 21, 2001; Pg. 11A; Vol. 166, No. 183

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2,097

BYLINE:

BY LAUREN WEBER

**3/3,AB/3 (Item 2 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2002 American Banker. All rts. reserv.

0239032

**Union Bank pumps up the volume**

Insurance Regulator - June 28, 1999; Pg. 1; Vol. 23, No. 21  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 626

**3/3,AB/4 (Item 3 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2002 American Banker. All rts. reserv.

0238732

**Union Bank Turns Ad Dial To Radio**

Bank Mutual Fund - June 21, 1999; Pg. 1; Vol. 7, No. 25  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 695

**3/3,AB/5 (Item 4 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2002 American Banker. All rts. reserv.

0223907

**Scudder Debuts Professional-Only Site**

Bank Mutual Fund - September 7, 1998; Pg. 1; Vol. 6, No. 34  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 783

**3/3,AB/6 (Item 5 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2002 American Banker. All rts. reserv.

0211807

**Vendor Joins With Andersen For Banking Push**

Bank Mutual Fund - January 26, 1998; Pg. 1; Vol. 6, No. 4  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 927

**3/3,AB/7 (Item 6 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2002 American Banker. All rts. reserv.

0151600

**Wells Fargo Blazes a Trail with LifePath Funds: The funds keep pace with consumers' financial needs over periods as long as five decades**

American Banker - October 25, 1994; Pg. 4A; Vol. 159, No. 206  
WORD COUNT: 889

BYLINE:  
By KAREN TALLEY

**3/3,AB/8 (Item 7 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2002 American Banker. All rts. reserv.

0122219

**Ten Tips for Marketing Your Mutual Funds**

American Banker - November 18, 1991; Pg. 10A; Vol. 156, No. 222  
WORD COUNT: 1,117

BYLINE:  
By CHARLES E. BARTLING and BETH PISKORA

3/3,AB/9 (Item 8 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2002 American Banker. All rts. reserv.

0077656  
**This Is Not Your Fathers Asset Allocation Program**  
Bank Mutual Fund - August 24, 1994; Pg. 5; Vol. 4, No. 16  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 406

3/3,AB/10 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00375559 45264516  
**Four With Foresight**  
Anonymous  
Financial Planning, p69-84, Oct 1, 1999  
DOCUMENT TYPE: Periodical LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 4,980

ABSTRACT: In a roundtable discussion, financial planners Linda S. Lubitz, Laura Tarbox, John A. Brown, and Lou Stanasolovich discuss the future of the financial planning business. Most of Lubitz's clients are in for the long run and have not expressed much concern about Y2K. Stanasolovich has not had any clients ask him to move money out of REITs, but he thinks if he had 2 more years, it might become an issue. Tarbox has been moving in the direction of individual stocks in the last couple of years. Brown is not seeing more competition from PricewaterhouseCoopers, KPMG or Merrill Lynch and their financial services groups in South Alabama. However, Tarbox sees much competition from these firms in Newport Beach.

3/3,AB/11 (Item 2 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00372949  
**Four With Foresight**  
Anonymous  
Financial Planning, p69-84, Oct 1, 1999  
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract  
Fulltext  
WORD COUNT: 05062

ABSTRACT: In a roundtable discussion, financial planners Linda S. Lubitz, Laura Tarbox, John A. Brown, and Lou Stanasolovich discuss the future of the financial planning business. Most of Lubitz's clients are in for the long run and have not expressed much concern about Y2K. Stanasolovich has not had any clients ask him to move money out of REITs, but he thinks if he had 2 more years, it might become an issue. Tarbox has been moving in the direction of individual stocks in the last couple of years. Brown is not seeing more competition from PricewaterhouseCoopers, KPMG or Merrill Lynch and their financial services groups in South Alabama. However, Tarbox sees much competition from these firms in Newport Beach.

3/3,AB/12 (Item 3 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00366408  
**Power To The People: Options, access and advice are helping employees**

become powerful investors through their defined contribution plans  
Phipps, Melissa  
Financial Planning, p177-192, Jul 1, 1999  
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract  
Fulltext  
WORD COUNT: 02066

ABSTRACT: With more options, access, and advice than ever before, qualified plans are giving millions of American workers more power over their investments - and over their retirement in general. Buck Consultants of New York recently surveyed 646 employers with 401(k) plans and found that, on average, employers offered 10 investment vehicles in 1998, with the most common being growth funds (85%), international funds (71%), balanced funds (68%) and index funds (61%). Education and advice are still major issues for plan providers. According to the Buck survey, the vast majority of employers (89%) are taking steps to teach their workforce about savings and retirement principles. Another almost essential requirement for plan providers is account viewing access via the Internet. A lot of employers are specifically asking about account viewing or informational capability now.

3/3,AB/13 (Item 4 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00365813

**Union Bank pumps up the volume**

Waddell, Melanie

Bank Advertising News, v23, n21, p2, Jun 28, 1999

DOCUMENT TYPE: Journal Article ARTICLE TYPE: News LANGUAGE: English

RECORD TYPE: Abstract Fulltext

WORD COUNT: 00618

ABSTRACT: Union Bank of California is on an awareness tear in 1999. The bank recently launched a series of radio advertisements touting its mutual fund family in an effort to interest potential investors and, more importantly, generate leads for brokers.

3/3,AB/14 (Item 5 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00350558

**Thoughts on positioning and success**

Thamara, Thomas

US Banker, v108, n11, p82-84, Nov 1998

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 01475

ABSTRACT: Six preferred community bank positioning models for success are: 1. supercommunity bank with autonomous multistate affiliates, 2. supercommunity bank with a single-state focus, 3. niche focus, 4. middle-class down or mass-market focus, 5. people/core values focus, and 6. portfolio manager. Superior community banks have characteristics that include: 1. a strong, dynamic, hands-on and almost collegial senior management team; 2. motivated, skilled, and trained employees; 3. investment in training and career development; 4. competition not on price but on quality; and 5. a cross-pollination of ideas and practices from high-performing banks and nonbanks.

3/3,AB/15 (Item 6 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00348511



**In the wake of the correction**

Smith, Brian

America's Community Banker, v7, n10, p42-43+, Oct 1998

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract  
Fulltext

WORD COUNT: 02398

**ABSTRACT:** The market correction before Labor Day 1998 gives financial professionals a chance to take stock of the overall market situation. One common industry response seems to be that finally there is likely to be an uptick in anemic deposit inflows as parking lot funds appear at the teller window. The downside about such funds is that they are not core deposits and cannot be deployed into regular **portfolio** loans. It is absolutely inevitable that the 25%+ returns common throughout the 1990s-to-date cannot indefinitely continue for the market averages. **Asset allocation**, given the customer's risk tolerance, is actually a one-time decision with, at most, occasional tweaking - at least, for long-term funds. For most customers with limited initial resources for their **retirement planning** base, it would be far more useful to be able to help them figure out where they are with their likely Social Security income and start from there.

**3/3,AB/16 (Item 7 from file: 268)**

DIALOG(R)File 268:Banking Info Source

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00328575

**Help employees sort through their 401(k) investment options**

Knapp, Scott D

Credit Union Magazine, v64, n2, p17-18, Feb 1998

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract  
Fulltext

WORD COUNT: 01193

**ABSTRACT:** The Small Business Job Protection Act of 1996 allows tax-exempt organizations to offer Internal Revenue Service Section 401(k) retirement plans to their employees. Many credit unions have seized this opportunity by using 401(k) programs in their efforts to recruit and retain quality employees. Unfortunately, the financial media have inundated the public with so much investment advice that many investors do not know whom or what to believe. Steps for good decision-making for investment choices include: 1. understand risk and **return**, 2. examine risk tolerance, and 3. use **asset allocation**.

**3/3,AB/17 (Item 8 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00279233

**Insurers won't succeed doing business as usual**

Mayewski, Larry G; Albanese, Michael L; Brey, David A; Pallay, Gary S; et al

Best's Review (Life/Health), v96, n9, p40-52+, Jan 1996

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract  
Fulltext

WORD COUNT: 21007

**ABSTRACT:** In a new age of financial services, the insurance industry is being forced to decide what business they are in and to sharpen the strategic focus accordingly. While a number of companies will thrive in the current competitive environment, many will not. All will need leaders who understand the organization's strengths and weaknesses and make the decisions necessary to put the company on the right path. For many, that will mean acquisitions, mergers and strategic partnerships. While the changes involve a broad range of interrelated issues, the most significant will be in 3 areas - financial services reform, distribution/market conduct and strategic management.

3/3,AB/18 (Item 9 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00273912

**Examining the non-bank mystique**

Bel Bruno, Ron

Bank Technology News, v8, n8, p1,15+, Aug 1995

DOCUMENT TYPE: Journal Article ARTICLE TYPE: News LANGUAGE: English

RECORD TYPE: Abstract Fulltext

WORD COUNT: 01800

ABSTRACT: Nonbank institutions are rapidly stealing away banks' share of deposits and other investment products. Customer service, enlightened retail delivery strategies, and the incorporation of multiple channels - including branch offices, automated- and live-phone assistance, and PC-based transactional services - have gone a long way to help retail brokerages garner impressive results in new account openings, account retention, and return on equity.

3/3,AB/19 (Item 10 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00245643

**Winning with mutuals: Performance is not enough**

Deutsch, Hunting F

Bank Management, v70, n6, p66-70, Nov/Dec 1994

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02149

ABSTRACT: More than 500 investment companies now manage more than 5,500 mutual funds in a business that exceeds \$2 trillion. SunTrust Banks began thinking about running its own proprietary mutual funds in the late 1980s and early 1990s. In Florida, the SunTrust move into mutual funds quickly tapped a huge market of bank customers unable to invest the high minimums required for trust services. The overriding message for SunTrust: To be a full-service, mutual-fund player, maintain all service levels to all customers and make them easily accessible. It obviously takes a long-term commitment to be in the mutual-fund business. To be proprietary players, banks will have to compete with the vast amounts of dollars that non-bank mutual-fund providers spend nationwide on marketing, and with the expansive networks traditionally built and sustained by regional brokerage firms.

3/3,AB/20 (Item 11 from file: 268)  
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00244956

**Interactive software eases 401(k) planning**

Anonymous

Bank Marketing, v26, n10, p56, Oct 1994

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00277

ABSTRACT: The 401K Planner is an interactive software program that is designed to help a human resource administrator, or other employee, construct a 401(k) plan. The software program has several sections that can help bankers compose a tailored 401(k) plan for corporate clients.

3/3,AB/21 (Item 12 from file: 268)  
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00011026

**Diversification cuts risk, lifts return**

Gobeil, Christopher

Financial Post, p26, Mar 20, 1993

DOCUMENT TYPE: Newspaper Article LANGUAGE: English RECORD TYPE:  
Abstract

ABSTRACT: The best way to assure a safe investment **portfolio** is through diversification, of which there are three types. Security diversification means using more than one term on investments at more than one institution; **asset allocation** diversification involves splitting the **portfolio** among different types of investments, chosen to fit the investor; and international diversification may be attractive, depending on the amount of risk which can be taken. The best international investment for Canadians is probably in the United States.

**3/3,AB/22 (Item 1 from file: 267)**

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04589678

**Many Routes, One Destination: When retirees need to cash in their investments, should they head for the taxable or tax-deferred accounts first? Planners can help confused clients find their way.**

Donald Jay Korn

Financial Planning

May 1,2002 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 2126 RECORD TYPE: FULLTEXT

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**3/3,AB/23 (Item 2 from file: 267)**

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04577286

**Cash Crops: When it comes to harvesting assets for retirement, financial planners must help clients decide where to pick first: taxable accounts? tax-deferred accounts? stocks? bonds?**

Donald Jay Korn

Financial Planning

April 1,2001 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 2726 RECORD TYPE: FULLTEXT

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**3/3,AB/24 (Item 3 from file: 267)**

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04574332

**Training Brokers of the Future: With the focus now on wealth management, how are firms adapting their training to meet clients' new needs?**

Tony Chapelle & Nancy Mandell

On Wall Street

January 1,2001 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 5012 RECORD TYPE: FULLTEXT

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**3/3,AB/25 (Item 4 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters  
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04569431

**Feature - Get With The Program:** A heavenly software package not only can streamline your operations, but also improve the quality of your investment advice. Finding the right program, however, can be difficult. Here are some suggestions to simplify your search.

C. Michael Carty & Matthew V. Pierce

Financial Planning

August 1,2000 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 2762 RECORD TYPE: FULLTEXT

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3/3,AB/26 (Item 5 from file: 267)

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04569430

**Feature - Higher Net Worth:** Web solutions for wealthy clients can mean more money for them--and greater success for you.

Ellen Jovin

Financial Planning

August 1,2000 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 2903 RECORD TYPE: FULLTEXT

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3/3,AB/27 (Item 6 from file: 267)

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04564177

**Myth Of The Income Portfolio :** Tradition has it that clients should construct portfolios to generate cash flow from dividends and interest. That strategy is no longer valid.

Harold Evensky

Financial Planning

April 1,2000 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 2862 RECORD TYPE: FULLTEXT

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3/3,AB/28 (Item 7 from file: 267)

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04559603

**Cover Story - Best & Brightest of 1999 -** A year-end look at what worked and what didn't in the Financial Services Industry. In this market, in which there are more players than anyone ever dreamed possible, who has actually helped or hindered consumers?

Tracey Longo

Financial Planning

December 1,1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 3275 RECORD TYPE: FULLTEXT

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3/3,AB/29 (Item 8 from file: 267)

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04556761

**Four With Foresight**

Financial Planning

Financial Planning

October 1,1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 5011

RECORD TYPE: FULLTEXT

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**3/3,AB/30 (Item 9 from file: 267)**

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04555372

**A Fond Farewell To ICFP: The institute appears to be going out on top, having just concluded one of its most successful meetings ever.**

Evan Simonoff

Financial Planning

September 1,1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 2026

RECORD TYPE: FULLTEXT

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**3/3,AB/31 (Item 10 from file: 267)**

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04552684

**What You're Paid For: Planners Bare Their Souls About Performance, Competition, And Client Expectations**

Tracey Longo

Financial Planning

July 1,1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 3775

RECORD TYPE: FULLTEXT

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**3/3,AB/32 (Item 11 from file: 267)**

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04551089

**Software Shelf-Help:Mass-produced retirement software programs are riddled with errors and inconsistencies. That's why Henry Hebler developed his own.**

Ellen Jovin

Financial Planning

June 1,1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 2124

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

**3/3,AB/33 (Item 12 from file: 267)**

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04548799

**At Deadline**

Alan Lavine  
Mutual Fund Market News  
April 26, 1999 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: SECURITIES DATA PUBLISHING  
LANGUAGE: ENGLISH WORD COUNT: 1174 RECORD TYPE: FULLTEXT

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3/3,AB/34 (Item 13 from file: 267)  
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04547518  
**Generation X-orcists: Planners often have a devil of a time ridding young adults of the unrealistic expectations they possess.**  
Juliette Fairley  
Financial Planning  
April 1, 1999 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: SECURITIES DATA PUBLISHING  
LANGUAGE: ENGLISH WORD COUNT: 1611 RECORD TYPE: FULLTEXT

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3/3,AB/35 (Item 14 from file: 267)  
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04541476  
**Is 1% The Solution? are fees based on assets under management fundamentally fair?**  
Gary Gentile  
Financial Planning  
November 1, 1998 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: SECURITIES DATA PUBLISHING  
LANGUAGE: ENGLISH WORD COUNT: 3822 RECORD TYPE: FULLTEXT

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3/3,AB/36 (Item 15 from file: 267)  
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04541318  
**Is 1% The Solution? are fees based on assets under management fundamentally fair?**  
Gary Gentile  
Financial Planning  
November 1, 1998 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: SECURITIES DATA PUBLISHING  
LANGUAGE: ENGLISH WORD COUNT: 3822 RECORD TYPE: FULLTEXT

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3/3,AB/37 (Item 16 from file: 267)  
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04540713  
**Planning For The Early Birds**  
Donald Jay Korn  
Financial Planning  
October 1, 1998 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: SECURITIES DATA PUBLISHING  
LANGUAGE: ENGLISH WORD COUNT: 3007 RECORD TYPE: FULLTEXT

3/3,AB/38 (Item 17 from file: 267)  
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04537666

**New Software, New Sophistication:** These programs promise to improve the quality of financial advice, reduce the time and labor required to complete certain tasks and minimize the errors that inevitably arise from the manual processing of information.

By Ellen Jovin  
Financial Planning  
August 1,1998 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: SECURITIES DATA PUBLISHING  
LANGUAGE: ENGLISH WORD COUNT: 3141 RECORD TYPE: FULLTEXT

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?type s3/3,9/21

3/9/21 (Item 12 from file: 268)  
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00011026

**Diversification cuts risk, lifts return**  
Gobeil, Christopher  
Financial Post, p26, Mar 20, 1993  
DOCUMENT TYPE: Newspaper Article JOURNAL CODE: FPST LANGUAGE: English  
RECORD TYPE: Abstract  
ARTICLE REFERENCE NUMBER:

ABSTRACT: The best way to assure a safe investment **portfolio** is through diversification, of which there are three types. Security diversification means using more than one term on investments at more than one institution; **asset allocation** diversification involves splitting the **portfolio** among different types of investments, chosen to fit the investor; and international diversification may be attractive, depending on the amount of risk which can be taken. The best international investment for Canadians is probably in the United States.

DESCRIPTORS: Risk Management; Investments; **Retirement Planning ; Portfolio Management**  
GEOGRAPHIC NAMES: Canada; North America  
?type s3/3,9/20

3/9/20 (Item 11 from file: 268)  
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00244956 (THIS IS THE FULLTEXT)

**Interactive software eases 401(k) planning**  
Anonymous  
Bank Marketing, v26, n10, p56, Oct 1994  
DOCUMENT TYPE: Journal Article ISSN: 0888-3149 JOURNAL CODE: BNM  
LANGUAGE: English RECORD TYPE: Abstract Fulltext  
ARTICLE REFERENCE NUMBER:  
WORD COUNT: 00277

ABSTRACT: The 401K Planner is an interactive software program that is designed to help a human resource administrator, or other employee, construct a 401(k) plan. The software program has several sections that can help bankers compose a tailored 401(k) plan for corporate clients.

TEXT:

The SoftAd Group and Bright Ideas, Inc., both of Mill Valley, Calif., are marketing an interactive software program that can educate corporate employees to the benefits of various 401(k) plans.

The 401K Planner can be used on a PC in an employee's home or office,

or at a multimedia kiosk. The tool is designed to help a Human Resource administrator, or other employee, construct his or her 401(k) plan.

"The 401K Planner is [both] a 'business to business' and 'business to employee' solution for a complex financial area," says Elisa Harnquist, a spokesperson for The SoftAd Group. "Individual employees' concerns about **retirement planning** are growing...The 401K Planner will save companies time and money," adds Harnquist.

The software program has several sections that can help bankers compose a tailored 401(k) plan for corporate clients. For example, bankers can use the program's Funds section to create a database of available mutual funds and investment products. Further descriptors can identify the investment's category and objective and provide a product description.

The Planner's other functions allow administrators and bankers to establish rules for tailored plans, define **asset allocation** models, set acceptable rates of **return** for each investment category and duplicate master diskettes for client companies.

The "business to employee" features help consumers learn which 401(k) plans they may find desirable. The software program's consumer-oriented sections are:

- \* Investment Fundamentals
- \* How Much Money Do I Need for Retirement?
- \* Plan Rules
- \* Investment Products
- \* What Kind of Investor Am I?
- \* Create a 401(k) Investment **Portfolio** .

For more information about The 401K Planner, contact The SoftAd Group; (415) 332-4704. To reach the company on the East Coast, dial (203) 323-2346.

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COMPANY NAMES:

SoftAd Group

Bright Ideas Inc

CLASSIFICATION: 5240 (CN=Software & systems); 8120 (CN=Retail banking);  
6400 (CN=Employee benefits & compensation); 9000 (CN=Short Article);  
9190 (CN=United States); 9120 (CN=Product specific)

DESCRIPTORS: Deferred compensation; Software packages; Banking industry

GEOGRAPHIC NAMES: US

?